

# 3Q 2020 results

Your at-a-glance guide to our performance



\$3.1bn

▼ 36%

Reported profit before tax

Calculated by deducting expenses and expected credit losses from revenue and associate income



\$4.3bn

▼ 21%

Adjusted profit before tax

Removes from our reported results the impact of foreign currency translation, acquisitions, disposals and dilutions and other significant items such as customer redress



\$12.1bn

▼ 10%

Adjusted revenue

The income we generate from our business operations, through our products and services to customers



\$7.4bn

▼ 3%

Adjusted costs

Costs we incur through our business operations, excluding interest costs



\$0.8bn

▼ 7%

Adjusted expected credit losses and other impairment charges

The probability-weighted estimate of credit losses over the expected life of a financial instrument

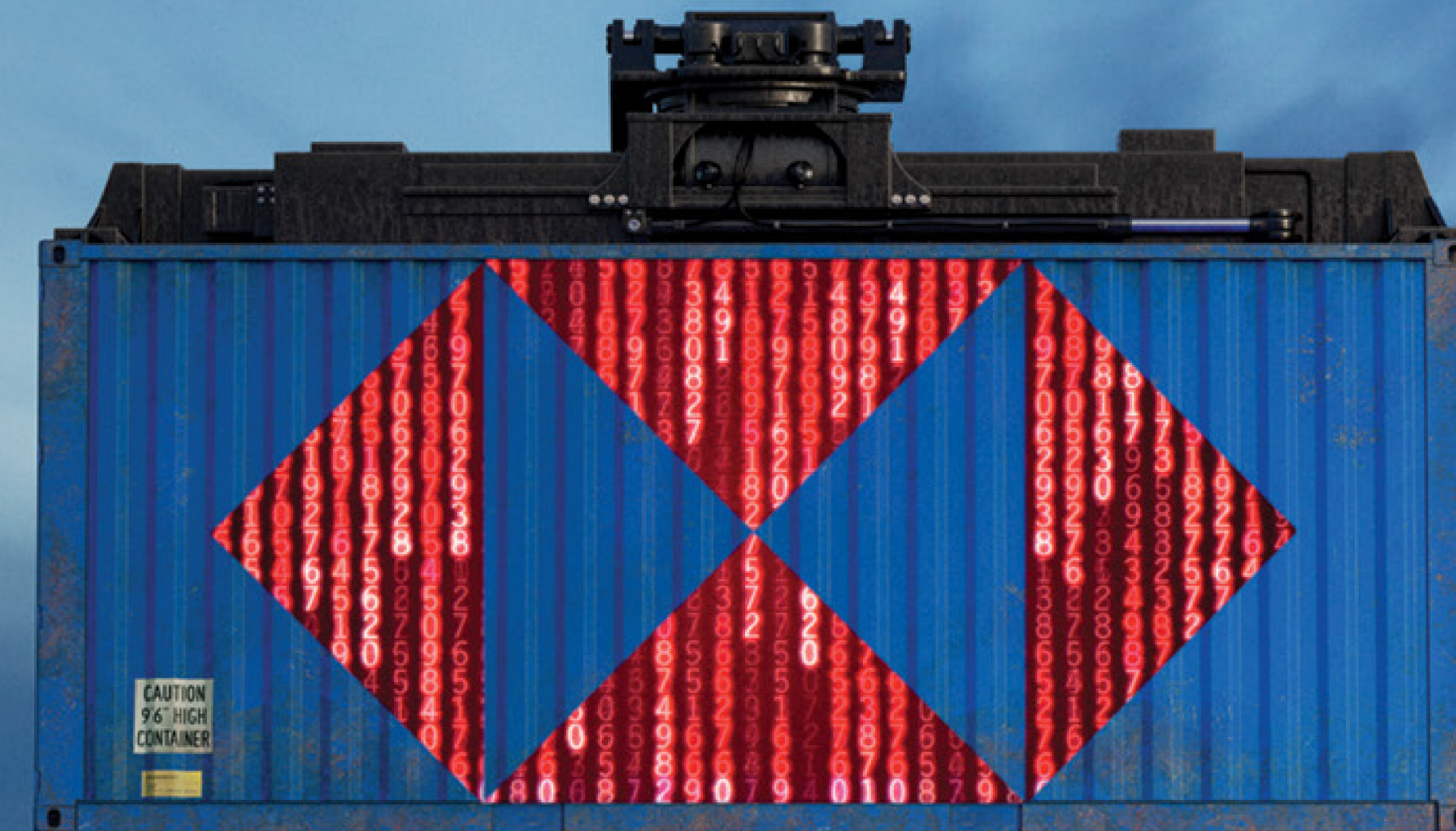


15.6%

▲ 0.6% from 2020

CET1 ratio (as at 30/09/20)

Measures our financial strength by comparing our common or core equity tier 1 (CET1) capital with our total risk-weighted assets



All comparatives are for the three months to 30 September 2020 compared with the equivalent period in 2019, apart from CET1 which compares with 30 June 2020.